

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-28018-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carl A Powell Sr  
717 Watchung Avenue  
Plainfield, NJ 07060

Michelle A. Finney-Powell  
aka Michelle A Powell  
717 Watchung Avenue  
Plainfield, NJ 07060

Social Security No.:

xxx-xx-9081

xxx-xx-4688

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Vincent F. Papalia on:

Date: 3/5/20

Time: 02:00 PM

Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Herbert B. Raymond

**COMMISSION OR FEES**

\$1200.00

**EXPENSES**

\$0.00

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If this is a chapter 13 case, the fees and expenses awarded:

- ☐ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☒ will reduce the amount to be paid to general unsecured creditors under the plan as follows: POT PLAN

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: February 5, 2020

JAN:

Jeanne Naughton  
Clerk

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Carl A Powell, Sr  
Michelle A. Finney-Powell  
DebtorsCase No. 18-28018-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 137Page 1 of 3  
Total Noticed: 52

Date Rcvd: Feb 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2020.

db/jdb +Carl A Powell, Sr, Michelle A. Finney-Powell, 717 Watchung Avenue,  
Plainfield, NJ 07060-2696

cr +U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BAN, RAS Crane, LLC,  
10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461

517746645 +Amex/Bankruptcy, Correspondence, PO Box 981540, El Paso, TX 79998-1540

517746646 +Ashbrook, 1610 Raritan Rd., Scotch Plains, NJ 07076-2996

517746647 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Attn: Bankruptcy, PO Box 982238,  
El Paso, TX 79998)

517746649 +Bank of America, 100 N. Tyron Street, Charlotte, NC 28255-0001

517746650 +Bank of America Home Loans, 7105 Corporate Drive, Plano, TX 75024-4100

517746652 +Bank of America Home Loans, 450 American Street, Simi Valley, CA 93065-6285

517746651 +Bank of America Home Loans, PO Box 660694, Dallas, TX 75266-0694

517873636 +Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785

517768991 +Bank of America, N.A., c/o Marinosci Law Group, P.C., ATTN: Bankruptcy Department,  
100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191

517746653 +Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801

517746656 +Capital One/Neiman Marcus/Bergdorf Goodm, Attn: Bankruptcy, PO Box 30285,  
Salt Lake City, UT 84130-0285

517746657 +Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298

517746658 +Ernst McCormack, 191 Blackford Avenue, Piscataway, NJ 08854-2327

518318633 Fay Servicing, LLC, PO Box 814609, Dallas, TX 753814609

517746659 +Genesis Physician Services, PO Box 3208, Indianapolis, IN 46206-3208

517746667 +Plainfield M.U.A. Sewerage & Solid Waste, PO Box 23310, Newark, NJ 07189-0001

517746666 Plainfield M.U.A. Sewerage & Solid Waste, 127 Roosevelt Avenue, Plainfield, NJ 07060-1398

517746668 +Plainfield MUA, PO Box 5110, Plainfield, NJ 07061-5110

517746669 +Plainfield Rescue Squad, Inc., 700 W 7th St, Plainfield, NJ 07060-2011

517746671 Pulmonary Internists, PA, Attn: Savit Collection Agency, PO Box 250,  
East Brunswick, NJ 08816-0250

517746672 +Robert Wood Johnson, 865 Stone Street, Rahway, NJ 07065-2742

517746675 +Santander Bank NA, Attn: Bankruptcy, PO Box 12646, Reading, PA 19612-2646

517746679 +The Bank of New York, Attn: KML Law Group, LLC, 216 Haddon Avenue, Ste. 406,  
Westmont, NJ 08108-2812

517746680 +The Woodlands center, 1400 Woodland Avenue, Plainfield, NJ 07060-3362

517746681 +Union County Probation, 1143 E. Jersey St., Elizabeth, NJ 07201-2310

517746682 +Union County Child Support, 1143-1145 East Jersey Street, Elizabeth, NJ 07201-2310

517746683 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

517746684 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001  
(address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429,  
Greenville, SC 29606)

517848468 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438

517746685 +Yolene Auguste, 234 North 2nd Avenue, Manville, NJ 08835-1308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 06 2020 00:21:56 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 06 2020 00:21:54 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 06 2020 00:21:25  
AmeriCredit Financial Services Inc., PO Box 183853, Arlington, TX 76096

517771208 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 06 2020 00:21:25  
AmeriCredit Financial Services, Inc., Dba GM Financial, P.O Box 183853,  
Arlington, TX 76096

517746644 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 06 2020 00:21:25  
AmeriCredit/GM Financial, PO Box 181145, Arlington, TX 76096-1145

517746660 E-mail/Text: cio.bncmail@irs.gov Feb 06 2020 00:21:18 Internal Revenue Service,  
Special Procedures Function, PO Box 724, Springfield, NJ 07081

517746663 +E-mail/Text: abachman@rmbcollect.com Feb 06 2020 00:22:35 JFK Medical Center,  
PO Box 11913, Newark, NJ 07101-4913

517746662 E-mail/Text: abachman@rmbcollect.com Feb 06 2020 00:22:35 JFK Medical Center,  
80 James St., 4th Floor, Edison, NJ 08820-3938

517746665 +E-mail/Text: bnc@nordstrom.com Feb 06 2020 00:21:10 Nordstrom Signature Visa,  
Colorado Service Center, PO Box 6555, Englewood, CO 80155-6555

517865851 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 06 2020 00:28:18  
Portfolio Recovery Associates, LLC, c/o Jetblue Plus Card, POB 41067, Norfolk VA 23541

517865852 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 06 2020 00:40:34  
Portfolio Recovery Associates, LLC, c/o Neiman Marcus, POB 41067, Norfolk VA 23541

517862988 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 06 2020 00:28:17  
Portfolio Recovery Associates, LLC, c/o Nfl Extra Points, POB 41067, Norfolk VA 23541

517746670 E-mail/Text: collections@profcu.org Feb 06 2020 00:20:49 Proponent Fcu,  
536 Washington Ave, Nutley, NJ 07110

District/off: 0312-2

User: admin  
Form ID: 137

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Total Noticed: 52

Date Rcvd: Feb 05, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517866804 E-mail/Text: bkdepartment@rtresolutions.com Feb 06 2020 00:22:08  
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
Dallas, Texas 75247-4029  
517746673 +E-mail/Text: rwjebn@rwjbh.org Feb 06 2020 00:22:45 Robert Wood Johnson University Hospital,  
One Robert Wood Johnson Place, PO Box 2601, New Brunswick, NJ 08903-2601  
517746674 E-mail/Text: rwjebn@rwjbh.org Feb 06 2020 00:22:45 Robert Wood Johnson University Medical,  
PO Box 21356, New York, NY 10087-1356  
517746676 +E-mail/Text: bankruptcy@savit.com Feb 06 2020 00:22:47 Savit Collection Agency,  
PO Box 250, East Brunswick, NJ 08816-0250  
517746677 +E-mail/Text: jennifer.chacon@spservicing.com Feb 06 2020 00:22:52  
Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250  
517746678 +E-mail/PDF: gecsedirecoverycorp.com Feb 06 2020 00:27:13 Synchrony Bank/TJX,  
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
517879299 E-mail/Text: jennifer.chacon@spservicing.com Feb 06 2020 00:22:52  
The Bank of New York Mellon, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,  
Salt Lake City, UT 84165-0250

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517861813 U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BAN, Fay Servicing, LLC,  
3000 Kellway Drive Suite 150 Carrollton,  
517815471\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: Americredit Financial Services, Inc., DBA GM Financial,  
P.O. Box 183853, Arlington, TX 76096)  
517746654\* +Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801  
517746655\* +Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801  
518318634\* Fay Servicing, LLC, PO Box 814609,, Dallas, TX 753814609  
518318638\* Fay Servicing, LLC, PO Box 814609,, Dallas, TX 753814609  
517746661\* Internal Revenue Service, Special Procedures Function, PO Box 744, Springfield, NJ 07081  
517746664\* +JFK Medical Center, PO Box 11913, Newark, NJ 07101-4913  
517746648 ##+Bank of America, Attn: Bankruptcy Nc4-105-02-77, PO Box 26012, Greensboro, NC 27420-6012  
TOTALS: 1, \* 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Joint Debtor Michelle A. Finney-Powell herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail5789@gmail.com  
Herbert B. Raymond on behalf of Debtor Carl A Powell, Sr herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail5789@gmail.com

District/off: 0312-2

User: admin  
Form ID: 137

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Total Noticed: 52

Date Rcvd: Feb 05, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jill Manzo on behalf of Creditor FAY SERVICING, LLC, as servicer for U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE  
bankruptcy@feinsuch.com

Kevin Gordon McDonald on behalf of Creditor U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon, successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Laura M. Egerman on behalf of Creditor U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bkyecf@rasflaw.com,  
bkyecf@rasflaw.com; legerman@rasnj.com

Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9